

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael E. Markle  
Dora L. Markle  
Debtors

Case No. 17-02795-HWV  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DDunbar  
Form ID: 309E

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Jul 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2017.

db/jdb +Michael E. Markle, Dora L. Markle, 1071 E. River Drive, Wrightsville, PA 17368-1360  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
4942142 +1st National Bank, 4140 E. State Street, Hermitage, PA 16148-3401  
4942149 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, P.O. Box 182676, Columbus, OH 43218-2676)  
4942146 Chase Card, P.O. Box 16123, Wilmington, DE 19850  
4942148 Global Connections Inc., c/o Processing Center, P.O. Box 5096, Chicago, IL 60680-5096  
4942152 Lowes American Express, P.O. Box 1270, Newark, NJ 07101-1270  
4942940 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4942155 Pennsylvania Department of Revenue, Bureau of Compliance, Dept. 280946,  
Harrisburg, PA 17108-0946  
4942156 S&T Bank, P.O. Box 469, Indiana, PA 15701-0469  
4942159 +Tucker-Belle, LLC, 3877 Gamber Road, Finksburg, MD 21048-2518  
4942161 +Wellspring, 1001 S. George Street, York, PA 17403-3676  
4942162 +York County Tax Claim Bureau, 28 East Market Street, Room 105, York, PA 17401-1587

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: cdiehl@cadiehl.com Jul 20 2017 18:52:16 Craig A. Diehl, 3464 Trindle Road,  
Camp Hill, PA 17011-4436

smg EDI: IRS.COM Jul 20 2017 18:48:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jul 20 2017 18:53:01 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4942143 EDI: CAPITALONE.COM Jul 20 2017 18:48:00 Capital One, P.O. Box 71083,  
Charlotte, NC 28272-1083  
4942144 EDI: CAPITALONE.COM Jul 20 2017 18:48:00 Capital One Bank, P.O. Box 71083,  
Charlotte, NC 28272-1083  
4942145 EDI: RMSC.COM Jul 20 2017 18:48:00 Care Credit, Attn: Synchrony Financial,  
P.O. Box 960061, Orlando, FL 32896-0061  
4942147 E-mail/Text: bankruptcy.bnc@ditech.com Jul 20 2017 18:52:58 Ditech, P.O. Box 94710,  
Palatine, IL 60094-4710  
4942150 +E-mail/Text: bankruptcy@huntington.com Jul 20 2017 18:53:00 Huntington Bank,  
2361 Morse Road, Columbus, OH 43229-5891  
4942153 EDI: RMSC.COM Jul 20 2017 18:48:00 Lowes Business Account, P.O. Box 530970,  
Atlanta, GA 30353-0970  
4942154 +E-mail/Text: unger@members1st.org Jul 20 2017 18:53:14 Members 1st Credit Union,  
5000 Louise Drive, Mechanicsburg, PA 17055-4899  
4943099 +EDI: RMSC.COM Jul 20 2017 18:48:00 SYNCHRONY BANK, C/O PRA RECEIVABLES MNGMT LLC,  
PO BOX 41021, NORFOLK, VA 23541-1021  
4942157 +EDI: RMSC.COM Jul 20 2017 18:48:00 Sam's Club Mastercard, P.O. Box 960013,  
Orlando, FL 32896-0013  
4942158 +E-mail/Text: nyrobankruptcy@sec.gov Jul 20 2017 18:53:02 Securities and Exchange Commission,  
3 World Financial Center, New York, NY 10281-1022  
4942160 EDI: WFFC.COM Jul 20 2017 18:48:00 Wells Fargo, P.O. Box 11701, Newark, NJ 07101-4701  
TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4942151\* Internal Revenue Service, Bankruptcy Section, P.O. Box 628, Pittsburgh, PA 15230  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2017 at the address(es) listed below:

Craig A. Diehl on behalf of Joint Debtor Dora L. Markle cdiehl@cadiehllaw.com,  
jhanawalt@cadiehllaw.com;r51336@notify.bestcase.com  
Craig A. Diehl on behalf of Debtor Michael E. Markle cdiehl@cadiehllaw.com,  
jhanawalt@cadiehllaw.com;r51336@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Michael E. Markle**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0543**

EIN ---

Debtor 2 **Dora L. Markle**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4424**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Date case filed for chapter **11 July 6, 2017**Case number: **1:17-bk-02795-HWV****Official Form 309E (For Individuals or Joint Debtors)****Notice of Chapter 11 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael E. Markle	Dora L. Markle
2. All other names used in the last 8 years		
3. Address	1071 E. River Drive Wrightsville, PA 17368	1071 E. River Drive Wrightsville, PA 17368
4. Debtor's attorney Name and address	Craig A. Diehl 3464 Trindle Road Camp Hill, PA 17011-4436	Contact phone 717 763-7613 Email: <a href="mailto:cdiehl@cadiehlaw.com">cdiehl@cadiehlaw.com</a>
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court Ronald Reagan Federal Building PO Box 908 Harrisburg, PA 17108	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: July 20, 2017

**For more information, see page 2 >**

<b>6. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 10, 2017 at 02:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>Ronald Reagan Federal Building,          Trustee Hearing Rm, Rm. 1160, 11th          Floor, 228 Walnut Street, Harrisburg,          PA 17101</b>
<p align="center"><b>*** Valid photo identification and proof of social security number are required ***</b></p>		
<b>7. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	First date set for hearing on confirmation of plan. The court will send you a notice of that date later.
<b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul>		<b>Filing deadline for dischargeability complaints: October 10, 2017</b>
<b>Deadline for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.		Not yet set. If a deadline is set, the court will send you another notice.
Your claim will be allowed in the amount scheduled unless: <ul style="list-style-type: none"> <li>• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;</li> <li>• you file a proof of claim in a different amount; or</li> <li>• you receive another notice.</li> </ul>		
If your claim is not scheduled or if your claim is designated as <i>disputed</i> , <i>contingent</i> , or <i>unliquidated</i> , you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.		
You may review the schedules at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		
Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>8. Creditors with a foreign address</b>	If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>9. Filing a Chapter 11 bankruptcy case</b>	Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.	
<b>10. Discharge of debts</b>	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.	
<b>11. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.	